



Replacement Sheet

Title: System and Method for Electronically Exchanging Value
Among Distributed Users

Docket: PAY00-001

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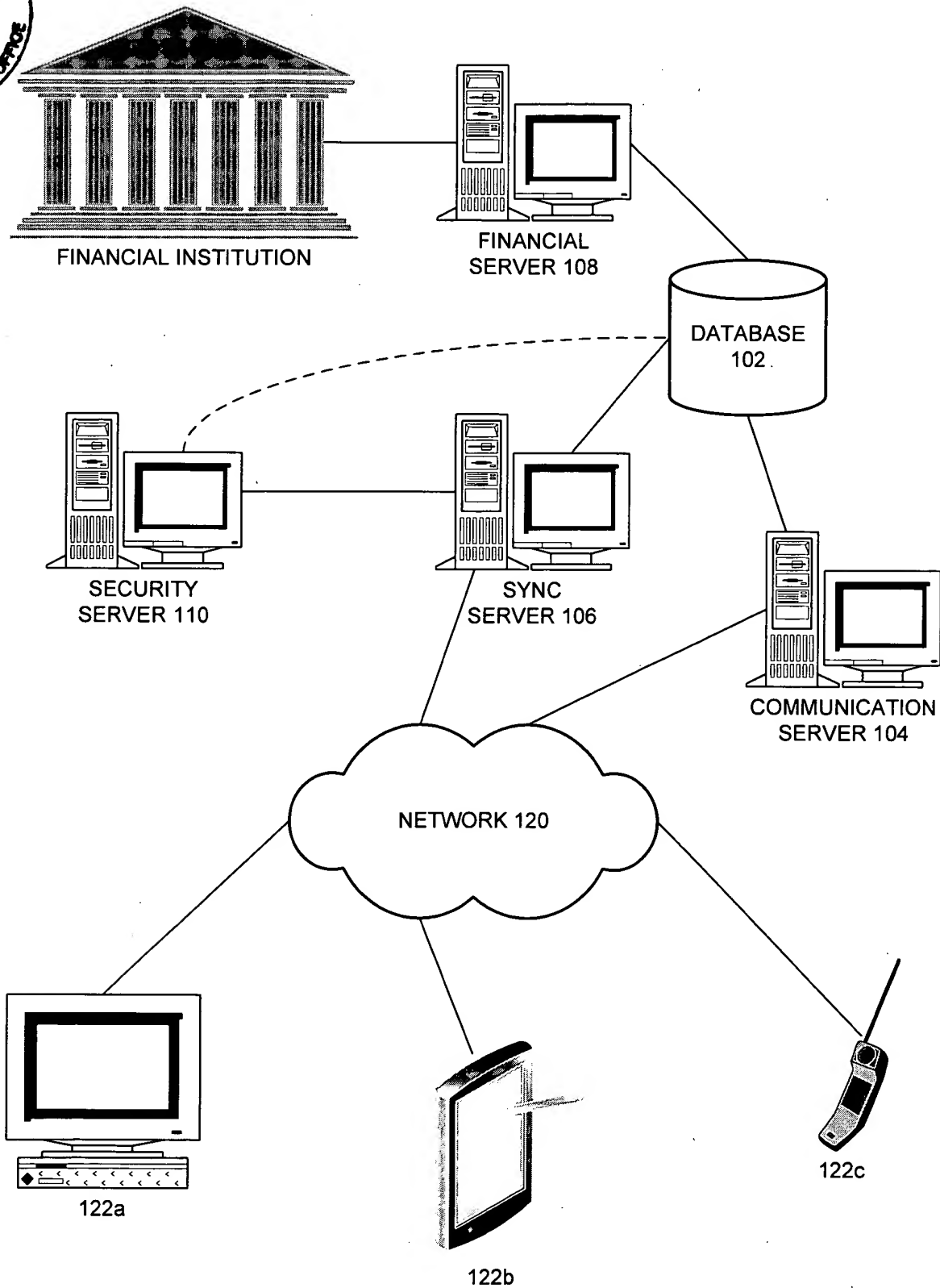


FIG. 1

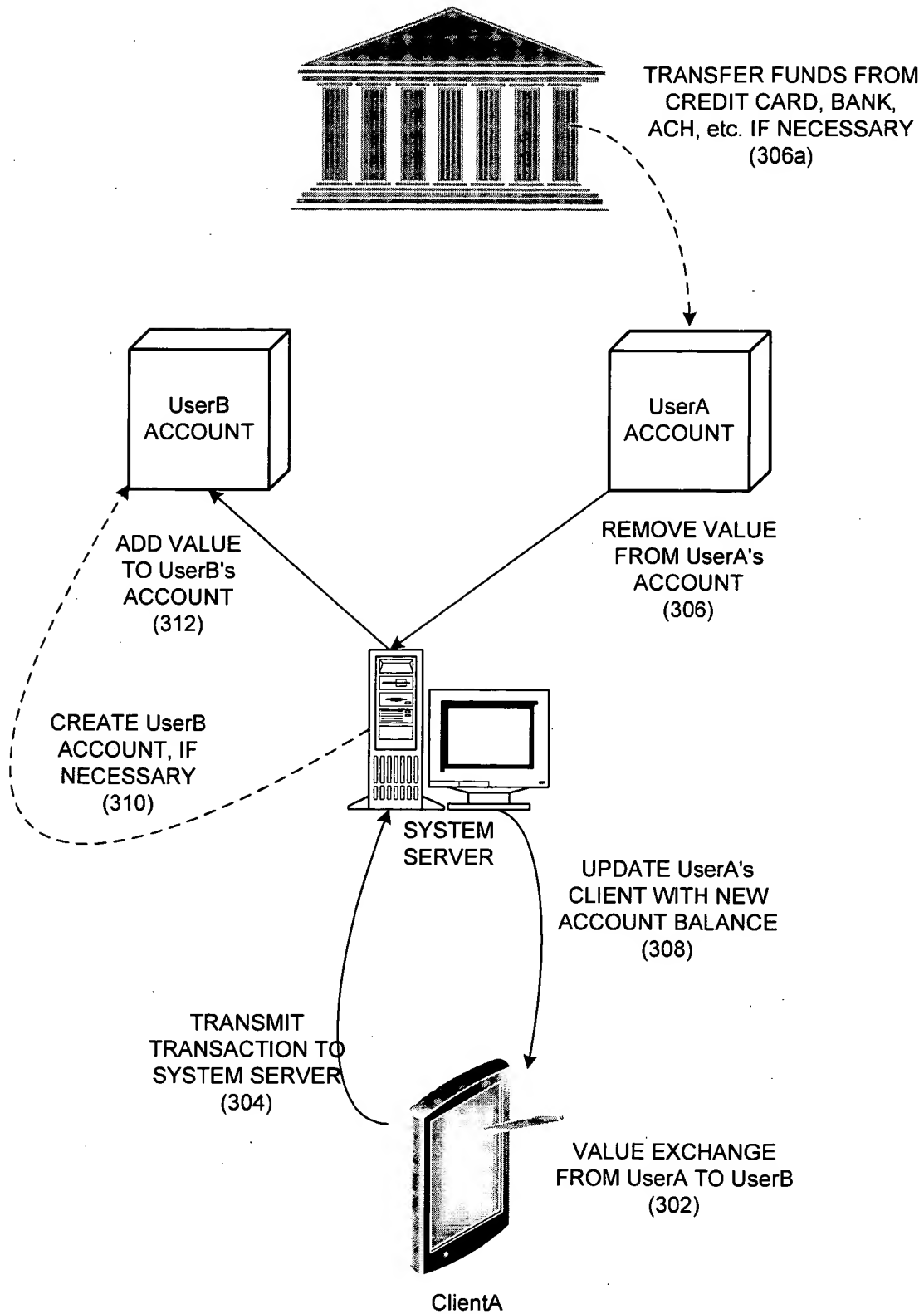


FIG. 3

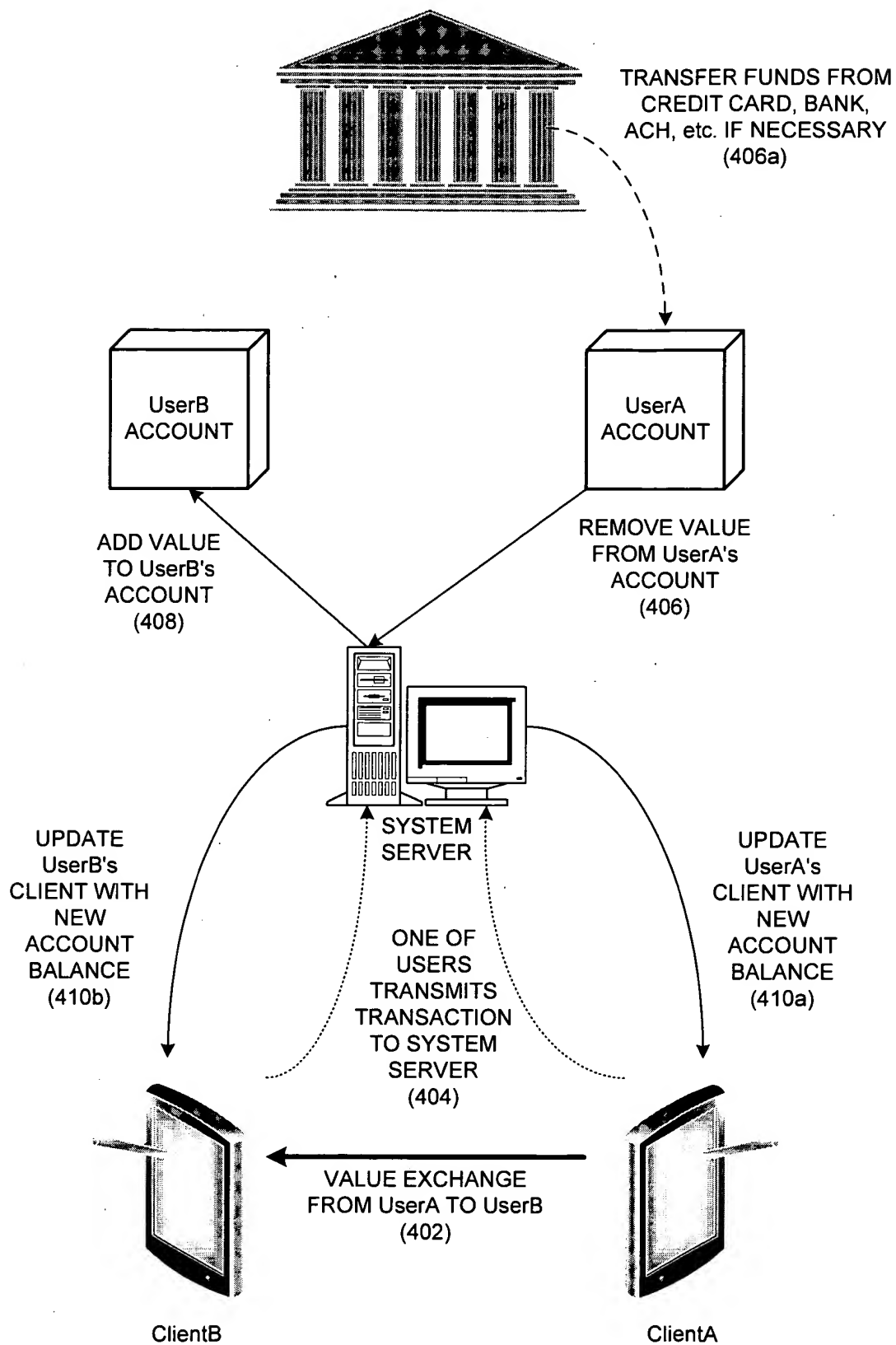


FIG. 4